

# TOWERGATE - PROPERTY OWNERS AND PROPERTY OWNERS AND RENT GUARANTEE

Property owner's legal protection has been built with you in mind. Legal expenses insurance can provide protection to cover legal costs related to issues with your rental property, including legal action and court proceedings. Legal expenses insurance cover to provide:



## Property Disputes

- Trespass on your property
- Nuisance affecting your property
- The defence of another's claimed right of way over your property
- Pursuing another for physical damage to your property



## Disputes with your Tenant

- Your tenant's failure to maintain or repair your property as required by your lease or tenancy
- An allegation by your tenant that you failed to maintain or repair the property as required by your lease or tenancy
- Pursuing your tenant for disputed dilapidations at the expiry of your lease or tenancy



## Eviction

### The eviction of your tenant, employee / ex-employee following:

- The expiry of the tenancy agreement or licence granted for the use of property
- If your tenant or your employee is on breach of the tenancy or licence you have granted for the use of property



## Rent Guarantee

- We will pay rent which you have not received from the tenant until you receive vacant possession provided that you have a claim accepted under the eviction section of cover



## Notable additional covers

- Employee disputes
- Tax protection
- Criminal defence
- Health & Safety prosecutions cover
- Contract disputes for construction and repair



## Additional features and benefits

- 24 hours a day, 365 days a year telephone based legal advice – to provide customers with legal advice and information without having to pay a solicitor
- Advice is provided by qualified solicitors and barristers
- Telephone tax advice provided by experienced tax professionals